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CERTIFICATE OF MAIL DEPOSIT  
I hereby certify that this paper and every  
paper referred to therein as being enclosed  
is being deposited with the U.S. Postal Service  
as first class mail, postage prepaid, in  
an envelope addressed to: Hon. Commissioner  
for Patents, Box Non-Fee Amendment, Washington, DC 20231.

on August 24, 2002 (Date of Deposit)

By Craig S. Fischer

Signature

**PATENT**  
Microsoft Matter No. 113952.1  
Attorney Docket No.: MCS-011-98

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: KILGORE et al.

Serial No.: 09/148,615

Group Art Unit: 2171

Filed: September 4, 1998

Examiner: T. Chen

For: **SYSTEM AND METHOD FOR TRANSMITTING  
AND DYNAMICALLY ADJUSTING DATA VALUES  
ASSOCIATED WITH A REMOTE USER INPUT**

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**"EXHIBIT C"**

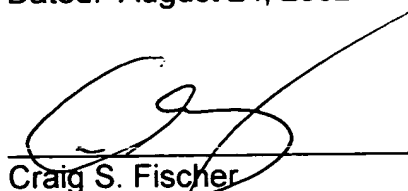
**IN SUPPORT OF DECLARATION UNDER 37 CFR 1.131**

Hon. Commissioner of Patents & Trademarks  
Box Non-Fee Amendment  
Washington, D.C. 20231

Sir:

Attached please find a user's guide dated August 20, 1996 in support of a Declaration under 37 CFR 1.131. The attached user's guide has been identified as "Exhibit C" and consists of four pages.

Respectfully submitted,  
Dated: August 24, 2002

A handwritten signature in black ink, appearing to read 'Craig S. Fischer', is written over a horizontal line.

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CarPoint  
Affordability Calculator/Revised  
8/20/96

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## "HOW MUCH WERE YOU THINKING OF PAYING?"

Do you know the answer? You'll be asked this question almost as soon as you set foot on a car lot. Use Carpoint's Affordability Calculator to see at a glance how much of a car or truck your money can buy, and how much of a loan you can afford.

Enter a purchase price or a monthly payment. Select a downpayment, too, if you like. The Affordability Calculator crunches the numbers automatically, showing you how much you'll pay for the car of your dreams, and how much buying power you have based on the amount of money you choose to pay each month.

\*[dev: insert calculator here]\*

### How to Use The Affordability Calculator

#### Estimating Monthly Payments:

Say the purchase price of a car you like is in the neighborhood of \$21,500. Enter that amount in the Affordability Calculator's "Purchase Price" window.

Next, if you choose, enter the downpayment you expect to pay, such as the trade-in price of your present car.

The Affordability Calculator shows you immediately the amount your monthly payments will be—and the total purchase price of the car including interest charges—based on the current average interest rate of 8.5 percent and term of 48 months.

If you know the interest rate or the term of the loan you expect to get, use the sliders to enter those amounts; the Affordability Calculator will automatically adjust your monthly payment figure and the vehicle's total purchase price.

(The Affordability Calculator doesn't take into account extra charges like destination fees, options, warranties, service packages,

taxes, and other incidentals that vary from vehicle to vehicle and from dealer to dealer. You can include these in the purchase price amount you enter if you intend to finance them, but the Calculator is best used simply for ballpark estimating.)

#### Estimating Buying Power:

Start by using the slider to enter a monthly amount that suits your budget. Next, choose a term—the number of months over which you'd like to spread the loan. Then select an interest rate that is currently available from lenders in your area, or else choose a rate you might expect to pay. (If you do not enter an interest rate or a term, the Calculator will reflect figures based on 8.5 percent interest and 48 months term.)

Delete any amount showing in the window labeled "Downpayment."

The Affordability Calculator shows you how much money you can borrow under the conditions you've selected. The amount is shown in the window labeled "Purchase Price."

Experiment by changing the term-length and interest-rate amounts. You'll see how these values affect the size—and therefore the buying power—of your monthly payments, and how much they affect your loan's overall cost.

#### **Interest Rates and Terms:**

Interest rates for loans vary by region, channel (type of lender; each has its own competitive field), market forces, and term—the length of time for which the money is borrowed. Short-term loans usually have lower rates than long-term loans, but require higher monthly payments.

Use the Affordability Calculator to compare loans based on their interest rates and terms. Watch out for rising monthly payment amounts; you don't want these to climb

higher than you can comfortably handle, even in an emergency. Before accepting any loan, check as many loan sources as possible to be sure you are getting the best price within your range of affordability.

For new cars, loan terms of 60 months and more have become common. This is due partly to increasing prices that have made traditional 24-, 36-, and 48-month loans less affordable for many buyers, and to the increasing reliability and long life of new vehicles. (A decade ago, for example, few new cars were likely to hold their value beyond four years. Therefore, lending—and especially borrowing—money for a longer period to buy such a car was rightly considered unsound.)

Even so, you should still be wary of loans having terms longer than 48 months. If you're not, you could find yourself "in the bucket" as car salesmen say—that is, owing more on your car than you can sell it for.

#### **Downpayment:**

It makes sense to pay as large a downpayment as you can afford. Doing so lessens the amount of money you must borrow to pay for your new vehicle, and therefore lowers its overall price. You'll reap the rewards in lower monthly payments. You may even be able to obtain a shorter loan for even greater savings.

How much should you pay? At least 20 percent, say most experts. Generally, this amount will keep you from getting "in the bucket"—owing more for the vehicle than it is worth—and is, in fact, the amount many lenders require to approve an automobile loan, especially for a used car or truck.

At the very least, plan on using the money gained from the sale of your present vehicle as a downpayment on your new purchase. If you trade in your present car or truck to the dealer, be sure you receive an actual price for

it, not an "allowance" that varies with the vehicle you intend to buy or with the terms of the purchase.

On the other hand, even if pressured to do so, don't pay any money down until both you *and the dealer* have signed a purchase order for the new vehicle. That way your money cannot be used as a tool by the dealer to hinder you from shopping elsewhere.

### **How Much Financing Can You Afford?**

How much should you pay for car or truck financing? Some experts say you should avoid paying more for vehicle loan installments than 20 percent of the money you have left each month after paying all your regular expenses—rent or mortgage, utilities, normal food and transportation charges, credit card balances, etc.

Of course, the more of these expenses you include the less money you will have left for making monthly car or truck loan payments, but consider the alternative: Fudging the accuracy of your living expenses may force you to make unwanted sacrifices to keep up with vehicle payments (a year and a half from now, will you still be satisfied not eating in restaurants or renting videos on weekends to pay for your car?) and worse, an emergency could spell genuine financial trouble.